

REMARKS

Claims 1 through 24 are pending in the application.

Claims 1-7 and 11-24 are rejected under 35 U.S.C. § 102(e) as being anticipated by U.S. Patent No. 6,847,942 to Land et al, hereinafter "Land". Claims 1, 5, 11 and 15 are independent claims. Applicants respectfully traverse this rejection.

Land discloses an accounts receivable system (ARS) and processes for providing credit and collection services including credit evaluation and credit granting (col. 1, lines 27-37). The system includes five modules, including a Credit Inquiry Module, a Remittance Processing Module, an Accounts Receivable claim Module, a Maintenance Module, and an Administration Module (col. 1, lines 44-47). Land discloses the use of the ARS in performing a credit check of a customer. When a customer has placed a purchase order, the ARS receives a request for approval, which is routed to a designated credit officer (col. 7, lines 48-53). The designated credit officer then performs a credit investigation (col. 7, lines 53-62). The ARS electronically interfaces with Dun & Bradstreet or other credit reporting agencies for searching and identifying a customer by name, address and telephone number and obtaining reports (col. 8, lines 1-6). Based on the credit investigation, the designated credit officer determines whether credit should be granted to the customer (col. 8, lines 7-9). Each month, the ARS receives feeds from Dun & Bradstreet and other credit reporting agencies, from which ownership changes, rating changes, judgments, and large decreases in Paydex or Payment Index scores are reported to a designated credit officer in a hard copy report (col. 12, lines 43-50).

Claim 1 provides a system for assessing risk. The system includes a user interface to receive requests and customer account information to be stored in a portfolio in a first database, a risk assessment manager that provides application functions, services and portfolio analysis based on the requests, a data integration

component that provides access to at least a second database, and a corporate linkage component that provides information to the risk assessment manager for use by the risk assessment manager in determining a total risk exposure based on the portfolio.

The Office Action contends that Land discloses the corporate linkage component of claim 1 in col. 12, lines 43-50 of Land. However, Land merely discloses that the ARS receives information updates that are reported to the designated credit officer. Land does not disclose that such information is directly incorporated by the ARS, **nor does Land disclose that this information is directly entered into ARS for use by the ARS in determining total risk exposure.** Indeed, ARS merely compiles data that is provided to a designated credit officer. The ARS does not itself determine total risk exposure.

Therefore, Land does not disclose or suggest a system for assessing risk that includes “a corporate linkage component that provides information to said risk assessment manager for use by said risk assessment manager in determining a total risk exposure based on said portfolio,” as recited in claim 1. Thus, Land does not disclose or suggest the elements of claim 1. Accordingly, claim 1 is patentable over Land.

Claims 2-4 depend from claim 1. For at least reasoning similar to that provided in support of the patentability of claim, claims 2-4 are patentable over Land.

Claim 5 provides a computer system for assessing risk. The system includes a portfolio analysis component that analyzes a portfolio of customer accounts and provides a data product containing a financial profile based on the portfolio, and a common decisioning component that automatically provides a credit decision based on the portfolio and user-defined rules and/or policies.

Land discloses, at col. 7, lines 45-62, that the ARS routes a request for approval to a designated credit officer. The designated credit officer performs the credit

investigation. Land further discloses that the credit officer automatically approves the request if the order is of a small enough value. Thus, Land does not disclose that the ARS or any other module performs an automatic decision on credit approval.

Furthermore, the automatic decision of the authorized credit officer is based solely on the amount of the order, and not on the credentials of the entity making the order.

Therefore, **Land does not disclose that a component of the ARS makes a credit decision, nor does Land disclose any automatic decisioning.**

Thus, Land does not disclose or suggest a system for assessing risk that includes "a common decisioning component that automatically provides a credit decision based on said portfolio and user-defined rules and/or policies," as recited in claim 5. Thus, Land does not disclose or suggest the elements of claim 5. Accordingly, claim 5 is patentable over Land.

Claims 6-10 depend from claim 5. For at least reasoning similar to that provided in support of claim 5, claims 6-10 are patentable over Land.

Claim 11 provides a machine-readable medium having instructions stored therein for performing a method of assessing risk. The method includes i) receiving customer account information, ii) creating a portfolio based on the customer account information by applying at least one step of entity matching, applying unique corporate identifiers, applying corporate linkage information, and/or applying predictive indicators, iii) providing a customer based analysis of the portfolio, iv) providing a risk score for at least one customer in the portfolio based on the customer based analysis, and v) providing an account profile for the at least one customer.

The Office Action contends that Land discloses providing a risk score for at least one customer in the portfolio, at col. 13, lines 40-41. However, Land merely discloses that the ARC provides access to information such as a Dun & Bradstreet (D&B) rating and a risk score. **Land does not disclose or suggest that the risk code or D&B rating are derived from an analysis performed by the ARC**, and appears to suggest

that the risk code and D&B ratings are procured from an outside source and merely provided to a user by the ARC.

Thus, Land does not disclose or suggest a system for assessing risk that includes “providing a risk score for at least one customer in said portfolio based on said customer based analysis,” as recited in claim 11. Thus, Land does not disclose or suggest the elements of claim 11. Accordingly, claim 11 is patentable over Land.

Claims 12-14 depend from claim 11. For at least reasoning similar to that provided in support of claim 11, claims 12-14 are patentable over Land.

Claim 15 includes recitals similar to claim 5. For at least reasoning similar to that provided in support of the patentability of claim 5, claim 15 is patentable over Land.

Claims 16-24 depend from claim 15. For at least reasoning similar to that provided in support of claim 15, claims 16-24 are patentable over Land.

For the reasons set forth above, the rejection of claims 1-7 and 11-24 under 35 U.S.C. § 102(e) as anticipated by Land is overcome. Applicants respectfully request that the rejection of claims 1-7 and 11-24 be reconsidered and withdrawn.

Claims 8-10 are rejected under 35 U.S.C. § 103(a) as being unpatentable over Land. Claims 8-10 depend from independent claim 5. Applicants respectfully traverse this rejection.

As discussed above, Land does not disclose “a common decisioning component that automatically provides a credit decision based on said portfolio and user-defined rules and/or policies,” as recited in claim 5. Thus, Land does not disclose or suggest the elements of claim 5. Accordingly, claim 5 is patentable over Land.

Claims 8-10 depend from claim 5. For at least reasoning similar to that provided

in support of the patentability of claim 5, claims 8-10 are patentable over Land.

For the reasons set forth above, it is submitted that the rejection of claims 8-10 under 35 U.S.C. § 103(a) as unpatentable over Land is overcome. Applicants respectfully request that the rejection of claims 8-10 be reconsidered and withdrawn.

An indication of the allowability of all pending claims by issuance of a Notice of Allowability is earnestly solicited.

Respectfully submitted,

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